

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

LAVORA DOUGLAS

Case No. 16-24853

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/02/2016.
- 2) The plan was confirmed on 11/02/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/05/2017, 11/02/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 02/08/2018.
- 6) Number of months from filing to last payment: 15.
- 7) Number of months case was pending: 19.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$11,625.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS:

\$11,625.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,977.39
Court Costs	\$0.00
Trustee Expenses & Compensation	\$499.74
Other	\$0.00
TOTAL EXPENSES OF ADMINISTRATION:	\$4,477.13

Attorney fees paid and disclosed by debtor: \$3,871.76

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE BANK USA	Unsecured	2,273.00	2,273.19	2,273.19	329.24	0.00
CAPITAL ONE BANK USA	Unsecured	1,733.00	1,733.41	1,733.41	251.06	0.00
CB/ROOMPLC	Unsecured	2,958.00	NA	NA	0.00	0.00
CB/ROOMPLC	Secured	1,500.00	NA	4,458.00	0.00	0.00
CITY OF CHICAGO DEPT OF REVENU	Unsecured	200.00	688.00	688.00	99.65	0.00
DEPARTMENT STORE NATIONAL BA	Unsecured	2,012.00	2,012.54	2,012.54	291.49	0.00
DIRECTV	Unsecured	600.00	NA	NA	0.00	0.00
EQUITY TRUST COMPANY	Unsecured	NA	510.19	510.19	73.89	0.00
FIFTH THIRD BANK	Unsecured	1,463.00	1,463.62	1,463.62	211.99	0.00
GM FINANCIAL	Secured	6,815.00	6,877.15	6,877.15	1,554.72	453.79
Illinois Lending Corporation	Unsecured	800.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	1,663.00	1,662.63	1,662.63	240.81	0.00
MIDLAND FUNDING	Unsecured	590.00	590.26	590.26	85.49	0.00
NAVIANT SOLUTIONS INC	Unsecured	964.00	966.69	966.69	0.00	0.00
PACIFIC UNION FINANCIAL	Secured	122,833.00	126,862.63	0.00	0.00	0.00
PACIFIC UNION FINANCIAL	Secured	NA	15,901.18	3,022.74	3,022.74	0.00
PACIFIC UNION FINANCIAL	Unsecured	6,904.00	NA	NA	0.00	0.00
PRA RECEIVABLES MGMT	Unsecured	710.00	710.67	710.67	102.94	0.00
QUANTUM3 GROUP LLC	Unsecured	863.00	976.12	976.12	141.38	0.00
SERVPRO	Secured	5,000.00	NA	5,000.00	138.25	0.00
TD BANK USA	Unsecured	1,038.00	1,038.56	1,038.56	150.43	0.00
US BK RMS CC	Unsecured	1,357.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	16,803.00	162,633.49	162,633.49	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	16,523.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	15,845.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	14,911.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	9,882.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	9,882.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	9,882.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	9,882.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$5,000.00	\$138.25	\$0.00
Mortgage Arrearage	\$3,022.74	\$3,022.74	\$0.00
Debt Secured by Vehicle	\$6,877.15	\$1,554.72	\$453.79
All Other Secured	\$4,458.00	\$0.00	\$0.00
TOTAL SECURED:	\$19,357.89	\$4,715.71	\$453.79
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$177,259.37	\$1,978.37	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,477.13</u>
Disbursements to Creditors	<u>\$7,147.87</u>

TOTAL DISBURSEMENTS : **\$11,625.00**

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 03/08/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.